

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JEFFREY P. RHODES
TRACI J. RHODES
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-21189

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/28/2018 and confirmed on 6/19/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		65,621.72
Less Refunds to Debtor	132.87	
TOTAL AMOUNT OF PLAN FUND		65,488.85

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,390.00	
Trustee Fee	2,985.93	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,375.93

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	36,844.00	0.00	36,844.00
	Acct: 8509				
					36,844.00

Priority					
	ABAGALE E STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY P. RHODES	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY P. RHODES	132.87	132.87	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,390.00	3,390.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	QUANTUM3 GROUP LLC AGNT - MOMA FL	5,550.90	2,118.63	0.00	2,118.63
	Acct: 7555				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	1,651.06	630.17	0.00	630.17
	Acct: 2753				
	AMERICAN AIRLINES	0.00	0.00	0.00	0.00
	Acct: 3357				
	BANK OF AMERICA NA**	0.00	0.00	0.00	0.00
	Acct: 6292				
	BANK OF AMERICA NA**	11,184.63	4,268.87	0.00	4,268.87
	Acct: 8295				
	PORTFOLIO RECOVERY ASSOCIATES, LL	10,944.54	4,177.23	0.00	4,177.23
	Acct: 3357				
	CITIBANK NA**	1,611.89	615.22	0.00	615.22
	Acct: 1282				
	PORTFOLIO RECOVERY ASSOCIATES, LL	298.46	113.92	0.00	113.92
	Acct: 7186				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 9928				
	CHASE(*)	0.00	0.00	0.00	0.00

18-21189

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2371				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 4893				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 9868				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 2028				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	1,702.75	649.90	0.00	649.90
	Acct: 3985				
	EVERENCE FEDERAL CREDIT UNION	0.00	0.00	0.00	0.00
	Acct:				
	EVERENCE FEDERAL CREDIT UNION	0.00	0.00	0.00	0.00
	Acct: 850				
	EVERENCE FEDERAL CREDIT UNION	0.00	0.00	0.00	0.00
	Acct: 2083				
	US DEPARTMENT OF EDUCATION	2,403.68	917.42	0.00	917.42
	Acct: 8043				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	750.06	286.27	0.00	286.27
	Acct: 5523				
	DEPARTMENT STORES NATIONAL BANK	1,160.09	442.77	0.00	442.77
	Acct: 8590				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	5,856.99	2,235.46	0.00	2,235.46
	Acct: 8130				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	5,150.78	1,965.91	0.00	1,965.91
	Acct: 3369				
	CITIBANK NA**	2,686.55	1,025.38	0.00	1,025.38
	Acct: 3675				
	QUANTUM3 GROUP LLC AGNT - COMENIT	882.65	336.88	0.00	336.88
	Acct: 0012				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	6,510.54	2,484.89	0.00	2,484.89
	Acct: 7342				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 8590				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 7186				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	0.00	0.00	0.00	0.00
	Acct: 3985				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					22,268.92

TOTAL PAID TO CREDITORS

59,112.92

TOTAL CLAIMED

PRIORITY 0.00

SECURED 0.00

UNSECURED 58,345.57

Date: 05/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JEFFREY P. RHODES
TRACI J. RHODES
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-21189

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jeffrey P. Rhodes
Traci J. Rhodes
Debtors

Case No. 18-21189-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 30, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey P. Rhodes, Traci J. Rhodes, 212 Delaware Ave., Scottdale, PA 15683-1418
14800657	American Airlines Advantage Card, PO Box 13337, Philadelphia, PA 19101-3337
14800669	Everence FCU, 2016 Lincoln Highway E., Ste 20, Lancaster, PA 17602-1669
14800670	Everence Federal Credit Union, 2160 Lincoln Highway E., Suite 20, Lancaster, PA 17602-1669
14800671	Everence MasterCard Card, 2016 Lincoln Highway E., Ste 20, Lancaster, PA 17602-1669
14819568	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc-quantum@quantum3group.com	May 31 2023 04:10:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
14800655	Email/PDF: gecsed@recoverycorp.com	May 31 2023 04:18:33	AEO, c/o Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
14800656	Email/PDF: gecsed@recoverycorp.com	May 31 2023 04:17:46	Amazon Store Card, c/o Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
14800658	Email/Text: creditcardbkcorrespondence@bofa.com	May 31 2023 04:10:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14859320	+ Email/Text: mortgagebkcorrespondence@bofa.com	May 31 2023 04:10:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14800660	Email/Text: pcabkt@phillips-cohen.com	May 31 2023 04:10:00	Barclays Bank Delaware, c/o Phillips & Cohen Associates, Ltd., Mail Stop: 661, 1002 Justison Street, Wilmington, DE 19801-5148
14800661	Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2023 04:28:50	Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
14800662	Email/PDF: gecsed@recoverycorp.com	May 31 2023 04:28:42	Care Credit, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14833428	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2023 04:28:49	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14800674	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2023 04:28:51	Macy's Credit Card, PO Box 8058, Mason, OH 45040-8058
14983500	Email/Text: bnc-quantum@quantum3group.com	May 31 2023 04:10:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14800668	Email/PDF: gecsed@recoverycorp.com		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: May 30, 2023

Form ID: pdf900

Total Noticed: 33

		May 31 2023 04:17:17	Dicks Sporting Goods, c/o Synchrony Bank, PO Box 530916, Atlanta, GA 30353-0916
14800673	Email/PDF: gecsed@recoverycorp.com	May 31 2023 04:18:33	JC Penney, c/o Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14800663	Email/PDF: ais.chase.ebn@aisinfo.com	May 31 2023 04:18:18	Chase Disney Card, PO Box 1423, Charlotte, NC 28201-1423
14800665	Email/PDF: ais.chase.ebn@aisinfo.com	May 31 2023 04:28:42	Chase Marriot Card, PO Box 1423, Charlotte, NC 28201-1423
14800667	Email/PDF: ais.chase.ebn@aisinfo.com	May 31 2023 04:28:41	Chase Marriott Card, PO Box 1423, Charlotte, NC 28201-1423
14800675	Email/PDF: gecsed@recoverycorp.com	May 31 2023 04:28:51	Old Navy, PO Box 960017, Orlando, FL 32896-0017
14800677	Email/Text: Bankruptcy.Notices@pnc.com	May 31 2023 04:10:00	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14834351	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2023 04:28:50	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14801649	+ Email/PDF: rmsced@recoverycorp.com	May 31 2023 04:18:34	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14800676	Email/PDF: gecsed@recoverycorp.com	May 31 2023 04:28:50	Paypal Buyer Smart Connect Credit, c/o Synchrony Bank, PO Box 960080, Orlando, FL 32896-0080
14851342	Email/Text: bnc-quantum@quantum3group.com	May 31 2023 04:10:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14855032	Email/Text: bnc-quantum@quantum3group.com	May 31 2023 04:10:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14800678	Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2023 04:28:50	Sears, PO Box 9001055, Louisville, KY 40290-1055
15566585	+ Email/Text: EBN@edfinancial.com	May 31 2023 04:10:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14800679	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 31 2023 04:10:00	Victoria's Secret, c/o Comenity Bank, PO Box 659728, San Antonio, TX 78265-9728
14800680	+ Email/PDF: gecsed@recoverycorp.com	May 31 2023 04:28:46	Walmart Credit Card, c/o Synchrony Bank, PO Box 53097, Atlanta, GA 30355-1097

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14800659	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14800664	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Disney Card, PO Box 1423, Charlotte, NC 28201-1423
14800666	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Marriot Card, PO Box 1423, Charlotte, NC 28201-1423
14800672	##+	Fedloan Servicing, PO Box 530210, Atlanta, GA 30353-0210

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: May 30, 2023

Form ID: pdf900

Total Noticed: 33

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Jeffrey P. Rhodes asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Abagale E. Steidl	on behalf of Joint Debtor Traci J. Rhodes asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Maria T. Capiral	on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6